

In re:
Patricia A. Hayes
Debtor

Case No. 23-10242-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 10, 2023

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2023:

Recip ID	Recipient Name and Address
db	+ Patricia A. Hayes, 6020 Spruce Street, Philadelphia, PA 19139-3738
14751709	C&F Finance Company, 500 Audubon Drive, Herico CA 23231
14762975	+ Dividend Solution, One California St, Ste 1500, San Francisco CA 94111-5416
14751714	+ LoanDepot.Com, 6561 Irvine Center Drive, Irvine CA 92618-2118
14762977	+ U.S. Small Business Administration-PPP, PO Box 3918, Portland OR 97208-3918
14762976	+ US Small Business Administration-EIDL, PO Box 156119, Fort Worth TX 76155-1119

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 10 2023 23:55:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14762974	+ Email/Text: bnc@teampurpose.com	May 10 2023 23:55:00	Advance America, 135 North Church St, Spartanburg SC 29306-5138
14751706	+ Email/PDF: bncnotices@becket-lee.com	May 11 2023 00:03:23	American Express, PO BOX 981537, El Paso TX 79998-1537
14751707	+ EDI: AQUAFINANCE.COM	May 11 2023 03:51:00	Aqua Finance, 1 Corporate Cove, Suite 300, Wausau WI 54401-1724
14751708	+ Email/Text: bankruptcy@bbandt.com	May 10 2023 23:55:00	Branch B&T, PO BOX 1847, Wilson NC 27894-1847
14751710	+ Email/Text: bankruptcy@dividendfinance.com	May 10 2023 23:55:00	Dividend Solar Finance, 3661 Buchanan Street, San Francisco CA 94123-1788
14751712	+ Email/Text: EBNBKNOT@ford.com	May 10 2023 23:55:00	Ford Motor Credit, PO BOX 542000, Omaha NE 68154-8000
14751713	Email/Text: ktramble@lendmarkfinancial.com	May 10 2023 23:55:00	Lendmark Financial Service, 2118 Usher Street, Covington GA 30014
14751715	+ EDI: NFCU.COM	May 11 2023 03:51:00	Navy FCU, 820 Follin Lane, Vienna VA 22180-4907
14752350	EDI: PENNDEPTREV	May 11 2023 03:51:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14752350	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 10 2023 23:55:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14751716	+ Email/Text: bankruptcy1@pffcu.org	May 10 2023 23:55:00	Police and Fire FCU, 901 Arch Street, Philadelphia PA 19107-2495

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14751711	##+	First Progress Card, PO BOX 84010, Columbus GA 31908-4010

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2023 at the address(es) listed below:

Name	Email Address
CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfbis.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor LOANDEPOT.COM LLC mfarrington@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Patricia A. Hayes	Social Security number or ITIN	xxx-xx-7491
	First Name Middle Name Last Name	EIN	-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 23-10242-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Patricia A. Hayes

5/10/23

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.